

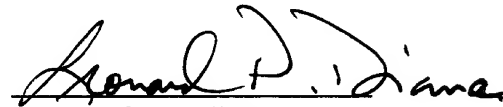
### REMARKS

Claims 1-7, 9-31, and 36-70 are pending in this application, of which Claims 1-7, 9-31, and 36-44 have been previously allowed. Claims 11, 14, 15, 17, 25-27, 29-31, 38, 41, and 43 have been amended, among other things, to amend the term “discount information” to read --benefit information--, Claim 19 has been amended to include the term --benefit information--, and Claims 12, 13, 36, 37, 39, and 40 have been amended to ensure consistency of terminology. Claims 45-70 have been added to provide the Applicant with a more complete scope of protection, and in particular, to clearly define the term “discount information” with regard to the term “benefit information”. Claims 1, 11, 14, 15, 17, 24-31, 38, 41, and 43 are in independent form. Applicant respectfully submits that Claims 1-7, 9-31, and 36-44 remain allowable, and that Claims 45-70 are also in condition for allowance.

In view of the foregoing amendments and remarks, Applicant respectfully requests favorable further consideration and early passage to issue of the present application.

Applicant's undersigned attorney may be reached in our New York Office  
by telephone at (212) 218-2100. All correspondence should continue to be directed to our  
address listed below.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "Ronald P. Diana", written over a horizontal line.

Attorney for Applicant

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